

Due Date: September 15, 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of: )

Inventor: George Robert Hood )

Serial #: 09/608,681 )

Filed: June 29, 2000 )

Title: OTHER REVENUE IMPLEMENTATION )  
FOR FINANCIAL PROCESSING IN A )  
RELATIONAL DATABASE )  
MANAGEMENT SYSTEM )

Examiner: Andrew J. Rudy

Group Art Unit: 3627

Appeal No.: \_\_\_\_\_

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**RESPONSE TO NOTIFICATION OF NON-COMPLIANT APPEAL BRIEF**

**MAIL STOP APPEAL BRIEF - PATENTS**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Appellant's attorney received a Notification of Non-Compliant Appeal Brief dated July 15, 2005, where the Notification states that the Brief of Appellant filed on May 23, 2005 is defective for failure to comply with one or more provisions of 37 C.F.R. §41.37.

The Notification states that the Brief does not contain a concise explanation of the claimed invention, referring to the specification by page and line number and to the drawing, if any, by reference characters, as required by 37 C.F.R. §41.37(c)(v).

Appellant's attorney submits herewith a supplemental Brief of Appellant to overcome these objections.

However, Appellant's attorney does so with traverse. Appellant's attorney respectfully submits that the assertions in the Notification are erroneous.

With regard to 37 C.F.R. §41.37(c)(v), this portion of the rule states the following:

(v) Summary of claimed subject matter. A concise explanation of the subject matter defined in each of the independent claims involved in the appeal, which shall refer to the specification by page and line number, and to the drawing, if any, by reference characters. For each independent claim involved in the appeal

and for each dependent claim argued separately under the provisions of paragraph (c)(1)(vii) of this section, every means plus function and step plus function as permitted by 35 U.S.C. 112, sixth paragraph, must be identified and the structure, material, or acts described in the specification as corresponding to each claimed function must be set forth with reference to the specification by page and line number, and to the drawing, if any, by reference characters.

The Notification asserts the following:

The summary of the claimed invention is deficient with regards to each independent claim as to specifically regarding page, line and drawing requirements.

Appellant's attorney submits that this assertion in the Notification is erroneous, and that the requirements of 37 C.F.R. §41.37(c)(v) were met by the originally-submitted Brief. Specifically, the originally-submitted Brief included a concise explanation of the subject matter defined in each of the independent claims, and referred to the specification by page and line number and to the drawings by reference characters.

Nonetheless, in the interest of expediting the appeal in this application, Appellant's attorney submits herewith a supplemental Brief of Appellant to overcome these objections.

No fee is required for filing this supplemental Brief of Appellants. However, the Office is authorized to charge any necessary fees or credit any overpayments to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present invention.

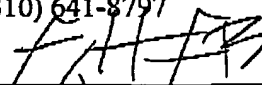
Respectfully submitted,

George Robert Hood

By his attorneys,

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Date: September 15, 2005

By:   
Name: George H. Gates  
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GHG/mrj

Enclosures

Due Date: September 15, 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

|                                     |   |                          |
|-------------------------------------|---|--------------------------|
| In re Application of:               | ) |                          |
|                                     | ) |                          |
| Inventor: George Robert Hood        | ) | Examiner: Andrew J. Rudy |
|                                     | ) |                          |
| Serial #: 09/608,681                | ) | Group Art Unit: 3627     |
|                                     | ) |                          |
| Filed: June 29, 2000                | ) | Appeal No.: _____        |
|                                     | ) |                          |
| Title: OTHER REVENUE IMPLEMENTATION | ) |                          |
| FOR FINANCIAL PROCESSING IN A       | ) |                          |
| RELATIONAL DATABASE                 | ) |                          |
| MANAGEMENT SYSTEM                   | ) |                          |

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**BRIEF OF APPELLANT**

**MAIL STOP APPEAL BRIEF - PATENTS**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR §41.37, Appellant's attorney hereby submits the Brief of Appellant on appeal from the final rejection in the above-identified application as set forth in the Office Action dated November 23, 2004. This Brief of Appellant is a supplemental Brief of Appellant filed in response to the Notification of Non-Compliant Appeal Brief dated July 15, 2005.

No fee is required for filing this supplemental Brief of Appellant. However, the Office is authorized to charge any necessary fees or credit any overpayments to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present invention.

**I. REAL PARTY IN INTEREST**

The real party in interest is NCR Corporation, the assignee of the present application.

## II. RELATED APPEALS AND INTERFERENCES

There are related appeals in the following co-pending and commonly-assigned patent applications:

Application Serial No. 09/608,682, filed on June 29, 2000, by George R. Hood, entitled RISK PROVISION IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9011 (30145.392US01);

Application Serial No. 09/610,646, filed on June 29, 2000, by George R. Hood et al., entitled BASIC AND INTERMEDIATE NET INTEREST REVENUE IMPLEMENTATIONS FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 8980 (30145.397US01);

Application Serial No. 09/608,355, filed on June 29, 2000, by George R. Hood et al., entitled ADVANCED AND BREAKTHROUGH NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9006 (30145.401US01);

Application Serial No. 09/943,060, filed on August 30, 2001, by Paul H. Phibbs, Jr., entitled CAPTIAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9391 (30145.404USU1);

Application Serial No. 09/943,059, filed on August 30, 2001, by Paul H. Phibbs, Jr., entitled ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9512 (30145.405USU1);

Application Serial No. 10/016,779, filed on December 10, 2001, by Brian J. Wasserman, entitled PARALLEL SELECTION PROCESSING FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9620 (30145.416USU1); and

Application Serial No. 10/016,452, filed on December 10, 2001, by Brian J. Wasserman et al., entitled DYNAMIC EVENT SELECTION FOR FINANCIAL PROCESSING IN A

RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9618 (30145.419USU1).

III. STATUS OF CLAIMS

Claims 1-27 are pending in the application.

Claims 1-27 were rejected under 35 U.S.C. §103(a) as being unpatentable in view of "College Accounting, Seventh Edition," to Price.

Claims 1-27 are being appealed.

IV. STATUS OF AMENDMENTS

No amendments have been made subsequent to the final Office Action.

V. SUMMARY OF THE INVENTION

Appellant's independent claims 1, 10 and 19 are generally directed to an invention that performs financial processing in a computer.

Independent claim 1 recites a method of performing financial processing in a computer (100). (See, page 3, lines 1-17; page 7, lines 7-17 referring to 102, 104 and 106 in FIG. 1; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The method includes accessing account, event and organization attributes (202, 204, 206) from a database (106) accessible by the computer (100), wherein: (1) the account attributes (202) comprise data about accounts being measured, (2) the event attributes (204) comprise data about account-related transactions, and (3) the organization attributes (206) comprise data about the organization's financial status. (See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 9, line 16 referring to 202, 204 and 206 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The method also includes performing one or more profitability calculations (200) in the computer (100) using the account, event and organization attributes (202, 204, 206) accessed from the database (106), as well as one or more profit factors (208) and one or more rules (210), wherein the profitability calculations (200) include:

$$\text{Profit} = \text{Net Interest Revenue (NIR)}$$

- + Other Revenue (OR)
- Direct Expense (DE)
- Indirect Expense (IE)
- Risk Provision (RP).

(See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 10, line 23 referring to 200, 202, 204, 206, 208 and 210 in FIG. 2; page 13, line 10 through page 14, line 2 referring to 200 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person. (See, page 3, lines 1-17; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.)

Independent claim 10 recites a system for financial processing. The system includes a computer (100) and logic performed by the computer (100). (See, page 3, lines 1-17; page 7, lines 7-17 referring to 102, 104 and 106 in FIG. 1; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The logic includes accessing account, event and organization attributes (202, 204, 206) from a database (106) accessible by the computer (100), wherein: (1) the account attributes (202) comprise data about accounts being measured, (2) the event attributes (204) comprise data about account-related transactions, and (3) the organization attributes (206) comprise data about the organization's financial status. (See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 9, line 16 referring to 202, 204 and 206 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The logic also includes performing one or more profitability calculations (200) in the computer (100) using the account, event and organization attributes (202, 204, 206) accessed from the database (106), as well as one or more profit factors (208) and one or more rules (210), wherein the profitability calculations (200) include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)}\end{aligned}$$

- Risk Provision (RP).

(See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 10, line 23 referring to 200, 202, 204, 206, 208 and 210 in FIG. 2; page 13, line 10 through page 14, line 2 referring to 200 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person. (See, page 3, lines 1-17; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.)

Independent claim 19 recites an article of manufacture embodying logic for performing financial processing in a computer (100). (See, page 3, lines 1-17; page 7, lines 7-17 referring to 102, 104 and 106 in FIG. 1; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The logic includes accessing account, event and organization attributes (202, 204, 206) from a database (106) accessible by the computer (100), wherein: (1) the account attributes (202) comprise data about accounts being measured, (2) the event attributes (204) comprise data about account-related transactions, and (3) the organization attributes (206) comprise data about the organization's financial status. (See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 9, line 16 referring to 202, 204 and 206 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The logic also includes performing one or more profitability calculations (200) in the computer (100) using the account, event and organization attributes (202, 204, 206) accessed from the database (106), as well as one or more profit factors (208) and one or more rules (210), wherein the profitability calculations (200) include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)}.\end{aligned}$$

(See, page 3, lines 1-17; page 4, line 14 through page 5, line 4; page 8, line 19 through page 10, line 23 referring to 200, 202, 204, 206, 208 and 210 in FIG. 2; page 13, line 10 through page 14,

line 2 referring to 200 in FIG. 2; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.) The Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person. (See, page 3, lines 1-17; and page 22, line 17 through page 23, line 16 referring to 314 in FIG. 3.)

#### VI. GROUND OF REJECTION TO BE REVIEWED ON APPEAL

1. Whether claims 1-27 are obvious under 35 U.S.C. §103(a) over "College Accounting, Seventh Edition," to Price.

#### VII. ARGUMENTS

##### A. The Office Action Rejections

In paragraph (3) of the Office Action, claims 1-27 were rejected under 35 U.S.C. §103(a) as being unpatentable over Price et al., "College Accounting, Seventh Edition," (Price).

Appellant's attorney respectfully traverses these rejections.

##### B. Appellant's Independent Claims

As noted above, Appellant's independent claims 1, 10 and 19 are generally directed to an invention that performs financial processing in a computer. Claim 1 is representative and comprises the steps of:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{array}{rcl} \text{Profit} & = & \text{Net Interest Revenue (NIR)} \\ & + & \text{Other Revenue (OR)} \end{array}$$



- Direct Expense (DE)
- Indirect Expense (IE)
- Risk Provision (RP)

(c) wherein the Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person.

C. The Price Reference

Price is a college accounting textbook that describes accounting concepts and principles. The portions cited describe analyzing business transactions including the accounting cycle, accounting for assets and liabilities including accounts receivable and uncollectible accounts, and responsibility and cost accounting including departmentalized profit and cost centers.

D. Arguments Directed To The First Grounds for Rejection: Whether Claims 1-27 Are Obvious Under 35 U.S.C. §103(a) Over Price.

1. Claims 1, 10 and 19

Appellant's attorney respectfully submits that Appellant's claimed invention is patentable over Price in combination with Official Notice. Specifically, Appellant's attorney asserts that the references do not teach or suggest the specific combination of elements recited in Appellant's claims.

However, the Office Action asserts the following:

Claims 1-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Price et al. "College Accounting, Seventh Edition" (hereafter "Price")

Price discloses, e.g. pgs 28-41, 529, 531, 966-982 (Fig. 27-5), a method measuring profit based on the factors of net interest revenue, other revenues (Fig. 27-5, line 4, "Operating Revenues"), direct expenses (Fig. 27-5, line 22, "Direct Expenses"), indirect expenses (Fig. 27-5, line 30, "Indirect Expenses"), and risk (Fig. 27-5, line 6, "Less Sales Returns and Allowances"), all set up to take advantage of flexible business rules.

Official Notice is taken that performing financial processing using computer software is common knowledge in the art.

To have provided a method of performing financial processing for an account using software for a computer measuring profit based on the factors of net interest revenue, other revenues, direct expenses, indirect expenses and risk, all set up to take advantage of flexible business rules the business rules to calculate known variations of one of the factors, e.g. other revenue, would have been obvious to one of ordinary skill in the art. Doing such would incorporate common knowledge data along with common knowledge software.

Appellant's August 13, 2004 and January 29, 2004 REMARKS have been reviewed, but are not convincing. In short, Appellant's profitability calculations are common knowledge variance for defining total income less total expenses. The account, event and organization attributes, e.g., flexible business rules, claimed have been common knowledge criteria used within the business community for a period of time far exceeding Appellant's filing date. To have incorporated such common knowledge in the profitability calculations for Price, as modified by Official Notice, would have been obvious to one of ordinary skill in the art.

Appellant's attorney disagrees with this analysis.

Neither Price nor Official Notice teach or suggest the claimed elements of accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status, and performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

|        |   |                            |
|--------|---|----------------------------|
| Profit | = | Net Interest Revenue (NIR) |
|        | + | Other Revenue (OR)         |
|        | - | Direct Expense (DE)        |
|        | - | Indirect Expense (IE)      |
|        | - | Risk Provision (RP)        |

More specifically, neither Price or Official Notice teach or suggest the claimed profitability calculations wherein the Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person.

Instead, the "Other Revenue" cited in FIG. 27-5 of Price merely comprises "Operating Revenue," although FIG. 27-5 also includes "Other Income" and "Miscellaneous Income." However, the Operating Revenue of Price does not include all the elements of "(1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person." Indeed, Price is merely a college accounting textbook that merely describes general accounting concepts and principles, but does not describe Appellant's specific account, event and organization attributes, Appellant's profit factors and rules, Appellant's specific profitability calculations, or Appellant's specific Other Revenue.

Official Notice merely states that performing financial processing using computer software is common knowledge in the art. However, Official Notice does not overcome the cited deficiencies of Price.

Thus, Price, in view of Official Notice, does not teach or suggest the specific combination of elements recited in Appellant's claims. Moreover, the Examiner's assertions that the elements of Applicant's invention would have been obvious to one of ordinary skill in the art is unsupported by the evidence. Instead, this assertion merely reflects the improper application of hindsight by the Examiner.

Appellant's claimed invention provides operational advantages over the system disclosed in Price in view of Official Notice. Price reflects an outdated approach to income statements. Appellant's invention, on the other hand, describes a different, more sophisticated model for implementing profitability calculations in a computer system, as well as a different, more sophisticated set of relationships between the elements of the model. Price fails to teach or suggest the specific model, all of the elements of the model, or the relationships between the various elements.

Thus, Appellant's attorney submits that independent claims 1, 10 and 19 are allowable over Price in view of Official Notice. Further, dependent claims 2-9, 11-18 and 20-27 are submitted to be allowable over Price in view of Official Notice in the same manner, because they are dependent on independent claims 1, 10 and 19, respectively, and because they contain all the

limitations of the independent claims. In addition, dependent claims 2-9, 11-18 and 20-27 recite additional novel elements not shown by Price in view of Official Notice.

2. Claims 2, 11 and 20

Claims 2, 11 and 20 recite that the profit factors include parameter values necessary to perform the profitability calculations. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

3. Claims 3, 12 and 21

Claims 3, 12 and 21 recite that the rules direct operations of the profitability calculations. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

4. Claims 4, 13 and 22

Claims 4, 13 and 22 recite that the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

5. Claims 5, 14 and 23

Claims 5, 14 and 23 recite that the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims,

without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

6. Claims 6, 15 and 24

Claims 6, 15 and 24 recite that the Expected Other Revenue is revenue expected to be received. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

7. Claims 7, 16 and 25

Claims 7, 16 and 25 recite that the Other Revenue Foregone is revenue foregone on each account. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

8. Claims 8, 17 and 26

Claims 8, 17 and 26 recite that the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

9. Claims 9, 18 and 27

Claims 9, 18 and 27 recite the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods

selected from a group comprising: balance method, count method, transaction count method, or transaction amount method. The Office Action rejects these claims only generally, i.e., on the same basis as the independent claims, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of these claims.

#### VIII. CONCLUSION

In light of the above arguments, Appellant's attorney respectfully submits that the cited references do not anticipate nor render obvious the claimed invention. More specifically, Appellant's claims recite novel physical features which patentably distinguish over any and all references under 35 U.S.C. §§ 102 and 103.

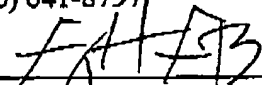
As a result, a decision by the Board of Patent Appeals and Interferences reversing the Examiner and directing allowance of the pending claims in the subject application is respectfully solicited.

Respectfully submitted,

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Attorneys for Appellant

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(310) 641-8797

Date: September 15, 2005

By:   
Name: George H. Gates  
Reg. No.: 33,500

GHG/mrj  
Enclosures

## APPENDIX

1. A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)}\end{aligned}$$

(c) wherein the Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person.

2. The method of claim 1, wherein the profit factors include parameter values necessary to perform the profitability calculations.

3. The method of claim 1, wherein the rules direct operations of the profitability calculations.

4. The method of claim 1, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.

5. The method of claim 4, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.

6. The method of claim 4, wherein the Expected Other Revenue is revenue expected to be received.

7. The method of claim 4, wherein the Other Revenue Foregone is revenue foregone on each account.

8. The method of claim 4, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.

9. The method of claim 1, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.

10. A system for financial processing, comprising:  
a computer;  
logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$



(c) wherein Other Revenue comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person.

11. The system of claim 10, wherein the profit factors include parameter values necessary to perform the profitability calculations.
12. The system of claim 10, wherein the rules direct operations of the profitability calculations.
13. The system of claim 10, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.
14. The system of claim 13, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.
15. The system of claim 13, wherein the Expected Other Revenue is revenue expected to be received.
16. The system of claim 13, wherein the Other Revenue Foregone is revenue foregone on each account.
17. The system of claim 13, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.
18. The system of claim 10, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.

19. An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)}\end{aligned}$$

(c) wherein Other Revenue comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person.

20. The article of manufacture of claim 19, wherein the profit factors include parameter values necessary to perform the profitability calculations.

21. The article of manufacture of claim 19, wherein the rules direct operations of the profitability calculations.

22. The article of manufacture of claim 19, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.

23. The article of manufacture of claim 22, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.

24. The article of manufacture of claim 22, wherein the Expected Other Revenue is revenue expected to be received.

25. The article of manufacture of claim 22, wherein the Other Revenue Foregone is revenue foregone on each account.

26. The article of manufacture of claim 22, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.

27. The article of manufacture of claim 19, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.